

Table I. A. 2. b. (1) (1996) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.5%	19.2%	18.0%	13.2%	10.6%	6.2%	18.4%	8.1%
Industry group								
Agric., fish., forest.	11.7%	13.0%	8.5% *	12.4% *	5.4% *	0.0%	12.2%	6.7% *
Mining	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Construction	20.4%	23.0%	18.6%	18.5%	11.1% *	2.1% *	21.5%	10.4%
Manufacturing	16.0%	20.4%	16.9%	17.9%	11.0%	10.9%	19.7%	10.6%
Transp., comm., util.	13.8%	22.8%	17.7%	3.9% *	12.3% *	9.7%	19.0%	9.4%
Wholesale trade	12.5%	16.2%	20.5%	8.4% *	8.7%	5.8% *	16.0%	7.4%
Retail trade	11.5%	21.0%	16.5%	11.6%	5.1%	6.2%	19.2%	5.9%
Fin., ins., real est.	11.2%	17.4%	15.0%	15.3%	7.8%	2.4% *	16.9%	4.9%
Services	17.2%	19.3%	19.5%	13.6%	16.8%	6.9% *	18.8%	12.4%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Ownership								
For profit, incorporated	13.6%	19.6%	17.8%	12.9%	8.2%	6.0%	18.4%	7.1%
For profit, unincorporated	17.4%	18.7%	15.7%	12.6%	17.3%	3.6% *	18.4%	9.6%
Nonprofit	18.3%	19.3%	20.5%	14.7%	19.1%	14.3% *	18.8%	17.3%
Unknown	10.5%	14.4%	20.5% *	18.0% *	7.9% *	5.4% *	16.5%	5.9% *
Age of firm								
Less than 5 years	16.4%	17.6%	11.8%	15.7%	17.6% *	3.1% *	16.7%	11.7%
5-9 years	19.5%	22.6%	15.1%	16.1%	10.8% *	2.1% *	20.7%	7.2%
10-19 years	18.6%	20.9%	21.3%	13.1%	9.8%	4.4% *	20.4%	8.9%
20 or more years	14.6%	16.4%	18.5%	14.3%	11.8%	6.8%	16.9%	10.0%
Unknown	7.6%	16.3% *	20.3% *	7.5%	9.5%	6.2%	13.8%	7.0%
Multi/single status								
2 or more locations	8.1%	13.4% *	19.1%	9.5%	9.3%	6.2%	13.5%	7.4%
1 location only	18.6%	19.3%	17.8%	16.0%	19.1%	3.4% *	18.8%	14.7%
Percent full-time employees								
Less than 25%	14.7%	19.0%	18.7%	15.8% *	15.9% *	5.4%	18.5%	9.6%
25-49%	12.5%	16.7%	23.5%	13.4%	6.5% *	6.5% *	18.8%	6.7%
50-74%	13.4%	18.5%	16.7%	13.8% *	8.8%	4.1% *	17.9%	6.2%
75% or more	14.8%	19.4%	17.7%	12.9%	10.9%	6.6%	18.4%	8.4%
Union presence								
No union employees	15.2%	19.4%	17.3%	12.5%	10.6%	3.1%	18.3%	7.6%
Has union employees	19.2%	22.9%	22.9%	18.8%	19.0%	12.7% *	22.9%	15.0%
Unknown	10.5%	15.9%	22.9%	16.1%	6.2%	7.8%	17.7%	7.8%
Percent low wage employees								
50% or more low wage	10.9%	13.6%	18.7%	11.1%	11.1%	1.9%	15.3%	5.9%
Less than 50% low wage	16.8%	20.2%	17.9%	13.4%	12.3%	5.3%	19.1%	9.6%
Unknown	9.4%	14.9%	17.8%	14.9%	5.4%	7.2%	15.6%	7.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table I. A. 2. b. (1) (1996) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	0.91%	1.24%	0.95%	0.96%	0.72%	0.54%	0.57%
Industry group								
Agric., fish., forest.	1.44%	1.84%	4.25% *	4.37% *	5.58% *	0.00%	1.70%	2.50% *
Mining	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Construction	2.01%	3.30%	3.07%	1.99%	3.37% *	2.80% *	2.04%	2.33%
Manufacturing	1.24%	2.91%	4.36%	2.16%	2.74%	1.56%	1.73%	1.45%
Transp., comm., util.	1.94%	5.37%	3.74%	2.13% *	7.58% *	1.89%	3.65%	1.39%
Wholesale trade	1.23%	3.10%	3.82%	2.81% *	2.42%	2.33% *	2.03%	1.24%
Retail trade	1.07%	2.11%	2.35%	3.15%	1.34%	1.43%	1.29%	1.04%
Fin., ins., real est.	0.94%	2.05%	3.30%	2.35%	1.94%	0.81% *	1.85%	0.93%
Services	0.81%	1.50%	1.47%	1.03%	2.00%	2.07% *	0.90%	1.08%
Unknown	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Ownership								
For profit, incorporated	0.55%	0.88%	1.11%	0.93%	0.89%	0.88%	0.68%	0.75%
For profit, unincorporated	1.79%	1.92%	4.61%	2.45%	5.04%	2.95% *	1.84%	2.44%
Nonprofit	1.25%	2.41%	2.85%	2.40%	2.20%	4.39% *	1.67%	1.75%
Unknown	1.86%	3.60%	12.58% *	5.90% *	4.20% *	2.22% *	3.43%	1.85% *
Age of firm								
Less than 5 years	2.06%	2.77%	2.05%	4.66%	6.40% *	2.04% *	2.11%	3.32%
5-9 years	1.31%	1.67%	2.44%	4.75%	3.67% *	4.30% *	1.40%	2.01%
10-19 years	0.71%	1.09%	2.76%	2.59%	2.37%	3.34% *	0.77%	1.99%
20 or more years	0.78%	1.57%	1.89%	0.66%	1.45%	2.01%	0.97%	1.32%
Unknown	0.83%	6.90% *	7.27% *	1.80%	1.75%	0.85%	3.40%	0.73%
Multi/single status								
2 or more locations	0.53%	4.27% *	3.27%	1.60%	1.07%	0.73%	1.73%	0.60%
1 location only	0.54%	0.93%	1.52%	1.70%	2.03%	3.22% *	0.58%	0.85%
Percent full-time employees								
Less than 25%	1.83%	3.56%	5.17%	6.29% *	7.63% *	1.47%	2.70%	2.15%
25-49%	1.65%	3.39%	3.23%	3.79%	2.38% *	2.45% *	1.97%	1.94%
50-74%	0.55%	1.98%	2.80%	5.57% *	1.57%	1.31% *	1.23%	0.89%
75% or more	0.46%	0.95%	1.68%	0.37%	1.09%	0.96%	0.61%	0.60%
Union presence								
No union employees	0.41%	0.96%	1.22%	1.11%	0.98%	0.55%	0.54%	0.44%
Has union employees	1.44%	4.05%	6.74%	3.72%	4.50%	3.85% *	2.75%	2.75%
Unknown	0.98%	1.37%	4.15%	2.47%	1.62%	1.16%	1.60%	1.06%
Percent low wage employees								
50% or more low wage	0.87%	1.99%	3.35%	2.96%	2.27%	0.56%	1.31%	1.17%
Less than 50% low wage	0.51%	1.03%	1.59%	0.63%	1.13%	1.07%	0.68%	0.56%
Unknown	0.79%	2.10%	3.06%	2.73%	1.17%	1.05%	1.63%	0.94%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

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